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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/703,562	11/01/2000	William C O'Neil, Jr.	TFUND-4809	3102
72960	7590	09/23/2008	EXAMINER	
Casimir Jones, S.C. 440 Science Drive Suite 203 Madison, WI 53711			MYHRE, JAMES W	
			ART UNIT	PAPER NUMBER
			3688	
			MAIL DATE	DELIVERY MODE
			09/23/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Interview Summary	Application No. 09/703,562	Applicant(s) O'NEIL, JR. ET AL.	
	Examiner JAMES W. MYHRE	Art Unit 3688	

All participants (applicant, applicant's representative, PTO personnel):

(1) JAMES W. MYHRE. (3) ____.

(2) PENNY CAUDLE. (4) ____.

Date of Interview: 18 September 2008.

Type: a) ☒ Telephonic b) ☐ Video Conference
 c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.
 If Yes, brief description: ____.

Claim(s) discussed: 1.

Identification of prior art discussed: None.

Agreement with respect to the claims f) ☒ was reached. g) ☐ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: The Applicant Representative and the Examiner discussed the proposed amendment and agreed that if the previously proposed limitation of "all debit and credit transactions" was incorporated into step (b) of the current proposed amendment, it appears to overcome the prior art of record.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

	/James W Myhre/ Supervisory Patent Examiner, Art Unit 3688
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